

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph Warren Breon
Rachel Diane Breon
Debtors

Case No. 12-06883-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Feb 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db/jdb +Joseph Warren Breon, Rachel Diane Breon, 115 Horseshoe Circle, Pennsylvania Furnace, PA 16865-9550
cr +U.S. Bank N.A. as trustee, on behalf of the holder, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400
4223675 +21ST CENTURY INSURANCE, 3 BEAVER VALLEY RD, WILMINGTON, DE 19803-1125
4223676 +CENTRE DIAGNOSTIC IM, 2790 WEST COLLEGE AVENUE, STATE COLLEGE, PA 16801-2600
4223677 +CENTRE LIFELINK EMS, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 272, STATE COLLEGE, PA 16804-0272
4223678 +CENTRE MEDICAL & SURGICAL ASSC, 1850 E PARK AVENUE, SUITE 201, STATE COLLEGE, PA 16803-6704
4223685 CENTRE MEDICAL & SURGICAL ASSC, PO Box 6005, HERMITAGE, PA 16148-1005
4223680 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239 (address filed with court: CITIFINANCIAL, 300 SAINT PAUL PL, BALTIMORE, MD 21202)
4223681 +DAVID ENGLEHART, DMD, 220 REGENT COURT, SUITE D, STATE COLLEGE, PA 16801-7969
4223682 +FED LOAN SERV, PO BOX 69184, HARRISBURG, PA 17106-9184
4223684 +INGRAM FUELS, INC., PO BOX 185, LAMAR, PA 16848-0185
4346855 +J.P. Morgan Mortgage Acquisition Trust, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412
4346856 +J.P. Morgan Mortgage Acquisition Trust, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412,
J.P. Morgan Mortgage Acquisition Trust, Serviced by Select Portfolio Servicing,
4223687 +NITTANY MEDICAL CENTRE, ATTN: BANKRUPTCY DEPARTMENT, 1800 EAST PARK AVENUE, STATE COLLEGE, PA 16803-6797
4292181 +U. S. Bank National Association, et al., Chase Records Center, Attention: Correspondence Mail, Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Feb 26 2018 19:13:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4253009 EDI: AIS.COM Feb 26 2018 19:13:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4260473 EDI: ECMC.COM Feb 26 2018 19:13:00 ECMC, PO Box 16408, St Paul, MN 55116-0408
4223683 EDI: RMSC.COM Feb 26 2018 19:13:00 GEMB/SAMS CLUB, PO BOX 965004, ORLANDO, FL 32896-5004
4286249 EDI: RESURGENT.COM Feb 26 2018 19:13:00 LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4223686 +E-mail/Text: Bankruptcies@nragroup.com Feb 26 2018 19:25:16 NATIONAL RECOVERY AGEN, 2491 PAXTON ST, HARRISBURG, PA 17111-1036
4223688 E-mail/Text: bankruptcynotices@psecurities.com Feb 26 2018 19:25:06 P S E C U, PO BOX 67013, HARRISBURG, PA 17106-7013
4284509 EDI: PRA.COM Feb 26 2018 19:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4544477 EDI: PRA.COM Feb 26 2018 19:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4544478 EDI: PRA.COM Feb 26 2018 19:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4223690 +EDI: DRIV.COM Feb 26 2018 19:13:00 SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
4233928 +EDI: DRIV.COM Feb 26 2018 19:13:00 Santander Consumer USA, P.O. BOX 560284, Dallas, TX 75356-0284
4223691 +EDI: VERIZONEAST.COM Feb 26 2018 19:13:00 VERIZON PENNSYLVANIA I, 500 TECHNOLOGY DR, SAINT CHARLES, MO 63304-2225
4223692 +EDI: VERIZONWIRE.COM Feb 26 2018 19:13:00 VERIZON WIRELESS/GREAT, 1515 WOODFIELD RD STE140, SCHAUMBURG, IL 60173-6046
4223693 +EDI: WFFC.COM Feb 26 2018 19:13:00 WFDS/WDS, PO BOX 1697, WINTERVILLE, NC 28590-1697
4223694 +EDI: WFFC.COM Feb 26 2018 19:13:00 WFF CARDS, 3201 N 4TH AVE, SIOUX FALLS, SD 57104-0700
4273478 EDI: WFFC.COM Feb 26 2018 19:13:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
4235401 EDI: WFFC.COM Feb 26 2018 19:13:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Santander Consumer USA Inc.
4287398 Santander Consumer USA Inc., per entry 63 address is removed

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cr* ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
4314837* +Santander Consumer USA, P.O. BOX 560284, Dallas, TX 75356-0284
cr ##+Select Portfolio Servicing, Inc, 3815 South West Temple, Salt Lake City, UT 84115-4412
4223679 ##+CHASE, 10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92127-5705
4223689 ##+ROI SERVICES, INC., PO BOX 39, ZEBULON, NC 27597-0039

TOTALS: 2, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 26, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Donald M Hahn on behalf of Debtor 1 Joseph Warren Breon dhahn@nittanylaw.com
Donald M Hahn on behalf of Debtor 2 Rachel Diane Breon dhahn@nittanylaw.com
James Warmbrodt on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of
the J.P. Morgan Mortgage Acquisition Trust 2006-CH1 Asset Backed Pass-Through Certificates,
Series 2006-CH1 bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of
the J.P. Morgan Mortgage Acquisition Trust et al. pambodefphe.com
Joseph P Schalk on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR J.P.
MORGAN MORTGAGE ACQUISITION TRUST 2006-CH1, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES
2006-CH1 jschalk@barley.com, sromig@barley.com
Kimberly A Bonner on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders
of the J.P. Morgan Mortgage Acquisition Trust 2006-CH1 Asset Backed Pass-Through Certificates,
Series 2006-CH1 amps@manleydeas.com
Matthew Christian Waldt on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the
holders of the J.P. Morgan Mortgage Acquisition Trust 2006-CH1 Asset Backed Pass-Through
Certificates, Series 2006-CH1 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing Inc. as servicing
agent for U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage
Acquisition Trust 2006-CH1 Asset Backed Pass-Through Certificates mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Raquel Anne Ross on behalf of Plaintiff Rachel Diane Breon raquelrosslaw@gmail.com
Raquel Anne Ross on behalf of Debtor 2 Rachel Diane Breon raquelrosslaw@gmail.com
Raquel Anne Ross on behalf of Debtor 1 Joseph Warren Breon raquelrosslaw@gmail.com
Raquel Anne Ross on behalf of Plaintiff Joseph Warren Breon raquelrosslaw@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the
holders of the J.P. Morgan Mortgage Acquisition Trust wmillier@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 15

Information to identify the case:

Debtor 1 **Joseph Warren Breon**
First Name Middle Name Last Name

Debtor 2 **Rachel Diane Breon**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:12-bk-06883-JJT**

Social Security number or ITIN **xxx-xx-9352**

EIN **-----**

Social Security number or ITIN **xxx-xx-5214**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Warren Breon

Rachel Diane Breon

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

February 26, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.